

CASE NO.: 16-13147

DEBTOR.

CERTIFICATION OF SERVICE

I, Benjamin J. Ginter, attorney for the Debtor, do hereby certify that on the 7th day of March of 2016, I mailed via first class mail and return receipt requested a copy of a Chapter 13 Plan Transmittal Letter along with a copy of the Chapter 13 Plan and supporting documents attached, to all parties on the attached service list.

I hereby certify that the foregoing statements made by me are true and I am further aware that if any of the statements that I made are willfully false, I am subject to punishment.

Dated: March 7, 2016

Corporation Service Company

Case 1:16-cv-01478-SBM Doc 16 Filed 03/07/16 Entered 03/07/16 10:14:22 Desc Main Document Page 2 of 31

Wells Fargo Home Mortgage
C/o Office, Agent, Director
PO Box 10335
Des Moines, IA 50306

In Re:
Maria Arvelo

Case No.: 16-13147
Chapter: 13
Hearing Date: 3/29/16
Judge: SLM

NOTICE OF CHAPTER 13 PLAN TRANSMITTAL

Second Notice to Creditors affected by Motions in Chapter 13 Plans:

You should have previously received from the court a copy of the plan proposed by the Debtor and a *Notice of the Hearing on Confirmation of Plan*.

The enclosed plan is a copy of the one sent to you by the court. It has been served on you again because the plan contains motions that may adversely affect your interest. **Specifically, the debtor(s) has valued real property located at** 927 Bergen Ave, Linden, NJ 07036

_____ (address) at

YOU SHOULD CONSULT WITH YOUR ATTORNEY PROMPTLY, SINCE
ENTRY OF AN ORDER OF CONFIRAMTION WILL BIND YOU TO ALL OF THE
TERMS OF THE CONFIRMED PLAN.

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ 75.00 per month to the Chapter 13 Trustee, starting on March 1, 2016 for approximately 60 months.
- b. The Debtor shall make plan payments to the Trustee from the following sources:
 - ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
 - ☐ Sale of real property
 - Description:
 - Proposed date for completion: _____
 - ☐ Refinance of real property
 - Description:

Part 4: Secured Claims

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a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Fav Servicing	Primary Residence	\$200 259	0%	\$75/month until a decision on Debtors' loan modification application has been reached. If loan modification application is denied, debtor shall surrender the property.	

Wells Fargo Home Mortgage	927 Bergen Ave, Linden, NJ 07036-2201	\$54,219.25	\$189,000	Fay Servicing holds a first mortgage on the collateral with a balance owed of \$275,900.	None	0.00%
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:
None

e. Secured Claims to Be Paid in Full Through the Plan

Creditor	Nature of Contract or Lease	Treatment by Debtor
None		

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims, Priority Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) General Unsecured Claims

d. Post-petition claims The Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Joint Debtor

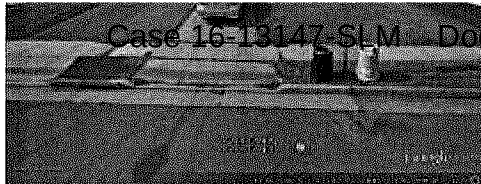


Thank you for the opportunity of providing you with this Comparable Market Analysis for your property. The other properties included in this analysis represent those that most closely match the features of your property and that are currently on the market or are under contract or have been sold; this information is provided primarily through the Garden State Multiple Listing Service. (Please be aware that this analysis is not an appraisal and should not be regarded as equivalent to an appraisal).

After reviewing all the pertaining data to your property it is my opinion that it can be market and sold within the following ranges Low \$189,000.00 - High \$202,000.00. Like many other parts of the state your area has been hit with the current down turn in real estate prices and it has been directly affected by Short Sales in the area. After reviewing the Net Proceeds of your market analysis I discovered that you are in a negative position, such will require you to satisfy the difference between the current mortgage liabilities on the property and the possible sales price. If you can not satisfy such amount, I urge you to contact your attorney to possibly apply for Short Sale Request from your lenders or other possible solutions. He can advice you as to the best course of action.

I look forward to working with you as your real estate professional. Please do not hesitate to contact me if you have any questions or require further information.

Sincerely,



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ZIP: 07036 L+S: 40X95 ADM: 0
RZIP: 07036 SLP: 1097 DOM: 0
Block: 112 CLR: Red SDA: No
Lot: 6 CL: No
Unit #: GSMLS.com: No
Floor #: Pets: Yes
Bldg #: YB/Desc/Ren: 1965 / Approximate /
FHA55+: No PSubType:
Style: Ranch

Directions: **Elizabeth Ave to Lincoln to Bergen**

INTERIOR

Applncs:

Carbon Monoxide Detector, Microwave Oven, Refrigerator, Range/Oven-Gas

Bsmnt:

Yes / Finished-Partially

Dine:

Exclu:

FirePl:

0 /

Floor:

Carpeting, Tile, Wood

Handicap Modified:

IntFeat:

Carbon Monoxide Detector, Fire Extinguisher, Smoke Detector

Kitch:

MastBr:

MstBath:

Mstr:

11x1 / First

Bed2:

10x13 / First

Bed3:

10x12 /

Bed4:

/

: /

: /

: /

: /

LevelB:

Laundry Room, Utility Room

LevelG:

3 Bedrooms, Bath Main, Kitchen, Living Room

Level1:

Level2:

Level3:

OthLev:

UTILITIES

Heat:

1 Unit

Cool:

Wall A/C Unit(s)

TaxRt:

Other:

\$ /

Easement:

Unknown /

\$137,700

TotAsmt:

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MLS, L.L.C.

***Info. deemed RELIABLE but not GUARANTEED - ALL Room
Sizes are Approx. ***

**ISMAEL
MEDINA**

Residential One Liner

No:	ML#	MED	ST	Town	Code	Address	LP	Style	RM	BR	TBT	Gar	BSMT	SP	DOM
1	3206369	<u>12</u>	A	Linden City	2909	<u>931 Essex Ave</u>	\$160,000	Ranch	7	3	1.0	1	Yes	\$	347
2	3278624	<u>1</u>	A	Linden City	2909	<u>1417 Bergen Ave</u>	\$180,000	A-Frame, Colonial, Detached	6	3	2.0	2	Yes	\$	35
3	3207694	<u>1</u>	A	Linden City	2909	<u>1024 Bergen Ave</u>	\$229,900	Cape Cod	7	4	1.0	1	Yes	\$	343
4	3251684	<u>25</u>	S	Linden City	2909	<u>219 Lincoln St</u>	\$159,900	Ranch	5	3	1.0	0	Yes	\$155,000	26
5	3251311	<u>22</u>	S	Linden City	2909	<u>140 E Morris</u>	\$210,000	Ranch	5	3	1.0	1	Yes	\$205,000	26

\$0 0.0

\$0 0.0

\$0 0.0

Average Sale Price \$196,750

Adjusted Sale Price \$201,750

Percent Sale Price
Range 0.0

Suggested Sale Price Range Min Max
\$0 \$0

For estimation purposes only.

Settlement Costs:	\$279,656.00		
Present 1st Mtg Balance	200,000.00	Present 2nd Mtg Balance	\$65,000.00
Interest Due on 1st Mtg	\$0.00	Interest Due on 2nd Mtg	\$0.00
Pre-Payment Penalty 1st Mtg	\$0.00	Pre-payment Penalty 2nd Mtg	\$0.00
Listing Broker Fee	\$6,060.00	Selling Broker Fee	\$6,060.00
Discount Points	\$0.00	Appraiser	\$0.00
State Deed Tax	\$1,036.00	Seller Paid Buyer Costs	\$0.00
Attorney Fee	\$1,500.00	Document Preparation Fee	\$0.00
Other Costs:	\$375.00		
Special Assesements	\$0.00	Home Inspection	\$0.00
Special Assessments Search	\$0.00	Final Inspection	\$0.00
Conservation Fee	\$0.00	Septic Inspection	\$0.00
Home Warranty Policy	\$0.00	Smoke Detector Inspection	\$125.00
Tax Proration	\$0.00	Well Inspection	\$0.00
HOA Fee	\$0.00	Other Settlement Fees	\$0.00
Lender Requirements (FHA/VA per contract)	\$0.00	Recording Fee	\$250.00
Special Assessments Search	\$0.00		
Extra Costs:			

Case 16-13171-SLM-D-7061-ESSC-Filed 03/07/16-Entered 03/07/16 10:14:22 Desc Main	
6	3244781 <u>22</u> S Linden City 2909 <u>1211 E Henry Ave</u> Document Page 22 of 31 \$225,000 Expanded Ranch 6 3 2.0 0 Yes \$210,000 20
7	3181929 <u>20</u> S Linden City 2909 <u>1211 E Henry St</u> \$229,900 Expanded Ranch 7 3 2.0 0 Yes \$215,000 52
Copyright, Garden State MLS, L.L.C. <i>**Info. deemed RELIABLE but not GUARANTEED - ALL Room Sizes are Approx. **</i> ISMAEL MEDINA	

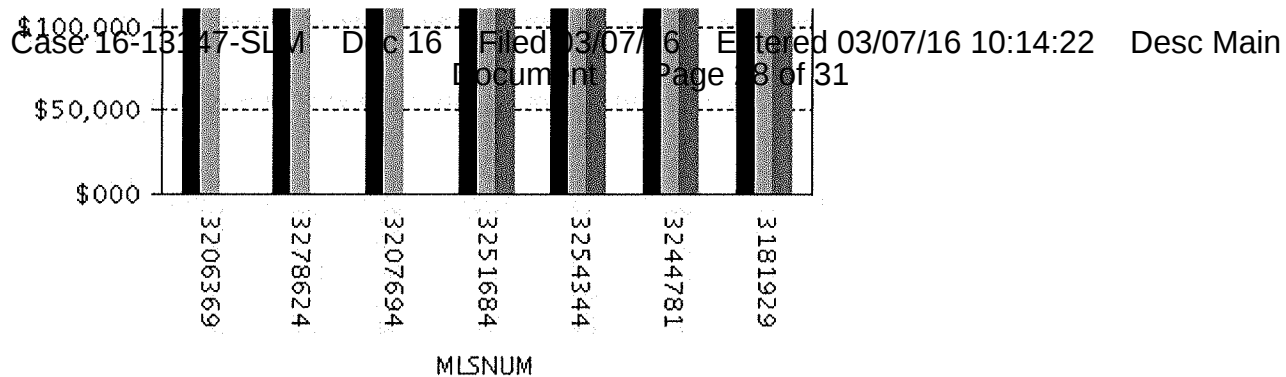
1	Case 17-13147-SLM	17114,558	195,000	6	130,833	107,500	7	94,957	199,900	126	4	101,725	98,450	100	95%
2	50	170,423	164,450	9	177,189	159,000	7	135,398	120,000	128	3	150,500	163,000	144	105%
3	121	225,222	219,900	41	238,734	229,900	26	216,307	206,950	113	21	212,834	220,000	71	94%
4	65	282,449	263,900	21	296,194	280,000	13	234,190	219,500	90	13	232,885	214,000	70	96%
5+	12	294,542	304,950	4	325,950	317,450	4	311,675	311,400	101		0	0		0%
TOWN	267	223,537	219,900	81	243,107	239,000	57	202,259	199,900	110	41	202,815	210,000	79	95%

ALL TOWNS	267	223,537		81	243,107		57	202,259		110	41	202,815		79	95%
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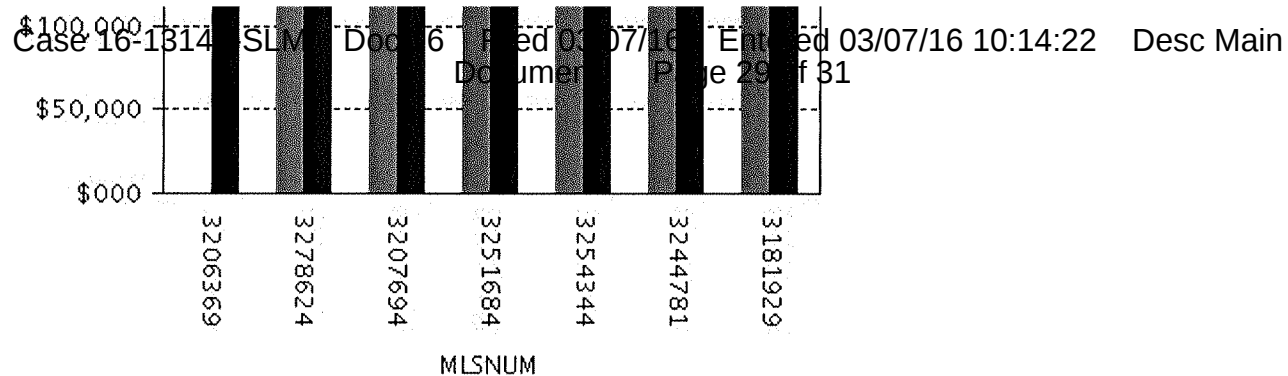
Yr Built/Desc Rooms	1965 6	Doc 16	9999 7	1940 6	9999 7	Desc Main
Bed Rooms	3		3	3		4
Total Baths	1.0		1.0	2.0		1.0
Bldg / Unit Section						
Lot Size	40X95		45.5X100	70X100		40X100
Acres	0.09		0.10	0.16		0.09
Garage / Desc	Attached		Detached Garage	Detached Garage		Detached Garage
Base / Desc	FinPart		Finished-Partially	Full, Walkout		Finished-Partially
Pool / Desc						
Firepl / Desc						
Kit Lev / Dim	1/11x14		/	First/		First/10x15
Kitchen Area			Eat-In Kitchen	Eat-In Kitchen		Eat-In Kitchen
Din Lev / Dim	/		/	/		First/12x12
Dining Area				Formal Dining Room		Formal Dining Room
Liv Lev / Dim	1/13x13		/	First/		First/12x14
Fam Lev/ Dim	/		/	/		/
MBR Lev/Dim	/		/	/		/
Master Bedroom				1st Floor		
Master Bath						
Heat / Fuel	1Unit		Radiators - Steam	1 Unit		1 Unit, Radiators - Steam
Cool	WallUnit		Window A/C(s)	2 Units, Central Air		1 Unit, Wall A/C Unit(s)
Sewer	Public		Public Sewer	Public Available		Public Sewer
Water	Public		Public Water	Public Water		Public Water

<div> <div> <div>3</div> <div>Case 16-13147-SLM Doc 16 Filed 03/07/16 Entered 03/07/16 10:14:22 Desc Main</div> <div>3</div> </div> <div> <div>3</div> <div>Document Page 26 of 31</div> <div>3</div> </div> </div>				
Bed Rooms	3			
Total Baths	1.0			2.0
Bldg / Unit				
Section				
Lot Size	40X100 per Tax	40X150	50X90	80X100 per tax
Acres	Records 0.09	0.14	0.10	records 0.18
Garage / Desc	None	Attached Garage, Garage Door Opener		None
Base / Desc	Full, Unfinished, Walkout	Bilco-Style Door, Finished, French Drain, Full	Finished, Full	Finished, Full, Walkout
Pool / Desc				
Firepl / Desc				Living Room, Wood Burning
Kit Lev / Dim	First/	First/	First/14x8	First/
Kitchen Area	Eat-In Kitchen	Eat-In Kitchen	Eat-In Kitchen	Eat-In Kitchen
Din Lev / Dim	/	First/	First/10x12	First/
Dining Area			Formal Dining Room	Formal Dining Room
Liv Lev / Dim	First/	First/	First/11x18	First/
Fam Lev/ Dim	/	Basement/	Basement/	/
MBR Lev/Dim	First/	First/	Basement/	First/
Master Bedroom		1st Floor		
Master Bath		Tub Shower		
Heat / Fuel	Radiators - Hot Water	1 Unit, Forced Hot Air	1 Unit, Baseboard - Hotwater	1 Unit

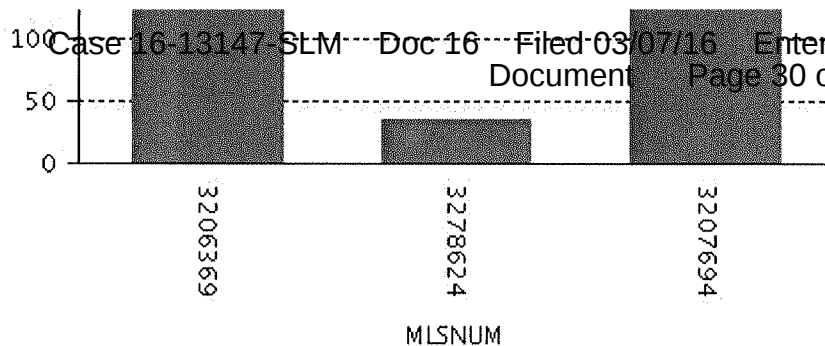
Days on Mkt	27	28	29	62
Case 16-13147-SLM	Doc 16	Filed 03/07/16	Entered 03/07/16 10:14:22	Desc Main
Closing Date	11/30/2015	12/10/2015	10/23/2015	03/20/2015
Original LP	159,900	219,000	225,000	229,900
Sold Price	155,000	207,000	210,000	215,000
55+ (FHA Compliant)	No	No	No	No



ML#	OLP	LP	SP	DOM	Address	Town	Status	RMS	BRS	BTH	GAR	BSMT
3206369	\$190,000	\$160,000		347 931	Essex Ave	Linden City A		7	3	1.0	1	Y
3278624	\$180,000	\$180,000		35 1417	Bergen Ave	Linden City A		6	3	2.0	2	Y
3207694	\$229,900	\$229,900		343 1024	Bergen Ave	Linden City A		7	4	1.0	1	Y
3251684	\$159,900	\$159,900	\$155,000	26 219	Lincoln St	Linden City S		5	3	1.0	0	Y
3254344	\$219,000	\$219,000	\$207,000	40 140	E Morris Ave	Linden City S		5	3	1.0	1	Y
3244781	\$225,000	\$225,000	\$210,000	20 706	Essex Ave	Linden City S		6	3	2.0	0	Y
3181929	\$229,900	\$229,900	\$215,000	52 1211	E Henry St	Linden City S		7	3	2.0	0	Y

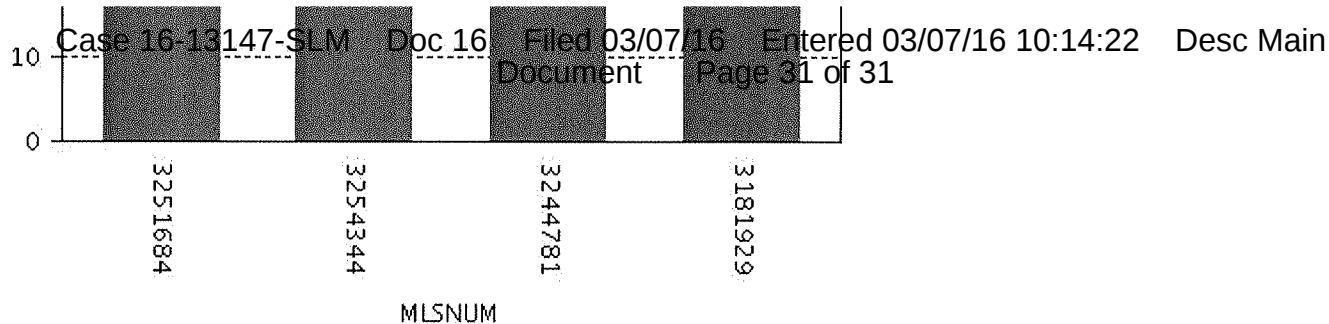


ML#	OLP	LP	SP	DOM	Address	Town	Status	RMS	BRS	BTH	GAR	BSMT
3206369	\$190,000	\$160,000		347 931	Essex Ave	Linden City A		7	3	1.0	1	Y
3278624	\$180,000	\$180,000		35 1417	Bergen Ave	Linden City A		6	3	2.0	2	Y
3207694	\$229,900	\$229,900		343 1024	Bergen Ave	Linden City A		7	4	1.0	1	Y
3251684	\$159,900	\$159,900	\$155,000	26 219	Lincoln St	Linden City S		5	3	1.0	0	Y
3254344	\$219,000	\$219,000	\$207,000	40 140	E Morris Ave	Linden City S		5	3	1.0	1	Y
3244781	\$225,000	\$225,000	\$210,000	20 706	Essex Ave	Linden City S		6	3	2.0	0	Y
3181929	\$229,900	\$229,900	\$215,000	52 1211	E Henry St	Linden City S		7	3	2.0	0	Y



MLSNUM

ML#	OLP	LP	SP DOM	Address	Town	Status	RMS	BRS	BTH	GAR	BSMT
3206369	\$190,000	\$160,000	347 931	Essex Ave	Linden City	A	7	3	1.0	1 Y	
3278624	\$180,000	\$180,000	35 1417	Bergen Ave	Linden City	A	6	3	2.0	2 Y	
3207694	\$229,900	\$229,900	343 1024	Bergen Ave	Linden City	A	7	4	1.0	1 Y	



ML#	OLP	LP	SP	DOM	Address	Town	Status	RMS	BRS	BTH	GAR	BSMT
3251684	\$159,900	\$159,900	\$155,000	26 219	Lincoln St	Linden City	S	5	3	1.0	0	Y
3254344	\$219,000	\$219,000	\$207,000	40 140	E Morris Ave	Linden City	S	5	3	1.0	1	Y
3244781	\$225,000	\$225,000	\$210,000	20 706	Essex Ave	Linden City	S	6	3	2.0	0	Y
3181929	\$229,900	\$229,900	\$215,000	52 1211	E Henry St	Linden City	S	7	3	2.0	0	Y